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ABSTRACT

The U.S. population includes over 23 million women aged 45 to 64 and 17 million women aged 65 and over. Their life experiences are very different from those of men. The median total income of women trails that of men at all ages. Women at all ages are twice as likely as men to be poor. Poverty among the elderly is closely associated with sole reliance on Social Security. Women receive lower Social Security benefits than men. The retirement income of women is less likely to be supplemented by pension income than that of men. Midlife and older women are much more likely to be widowed or divorced than men. Whether owning or renting, housing costs represent a burden for lower income households, female-headed households, and the very aged. More than 13 million women aged 45 or over are in the work force. Most women in dual-earner couples earn less than half the amount their spouses earn. Older women who lose their jobs stay unemployed longer than younger workers, earn less in subsequent jobs, and are more likely to become discouraged and drop out of the labor force. For women, health insurance coverage is highly dependent on both marital status and employment status. There is a strong correlation between poverty and ill health among the elderly. Midlife and older women perform caregiving functions for elderly persons that have a significant impact on both the labor force participation of midlife women and the frequency of poverty among both midlife and elderly women. (A 27-item source list is included in the document.) (CML)

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OLDER WOMEN'S LEAGUE

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Report on the Status of Midlife and Older Women in America

Midlife and Older Women: Who Are They?

The American population includes over 23 million midlife women aged 45 to 64 and 17 million older women aged 65 and over. Their particular concerns deserve attention because their life experiences are so different from those of men. They are more likely than men to be poor, to be without sufficient Social Security and pension income resulting from a lifetime of work, to be widowed, divorced and alone, to have been employed in low income jobs, to lack adequate access to affordable health care, and to be providers of care to frail elderly individuals. In other words, midlife and older women confront distinct gender related experiences in virtually all vital areas of life.

Income and Poverty Status

While millions of midlife and older women have adequate income to see them through their last years, a significant number do not. Low income during one's "working years" translates directly into low income in retirement.

The median total income of women trails that of men at all ages. In 1984, the total median income of midlife women approximated only one-third that of men. Among women aged 45 to 49, for example, median total income was $9,443 compared to $25,094 for men of the same age. Among women aged 65 or over, median total income fell to $6,020, compared to $10,450 for men.

Women at all ages are twice as likely as men to be poor. Women also predominate in other high poverty categories — female-headed households, those who

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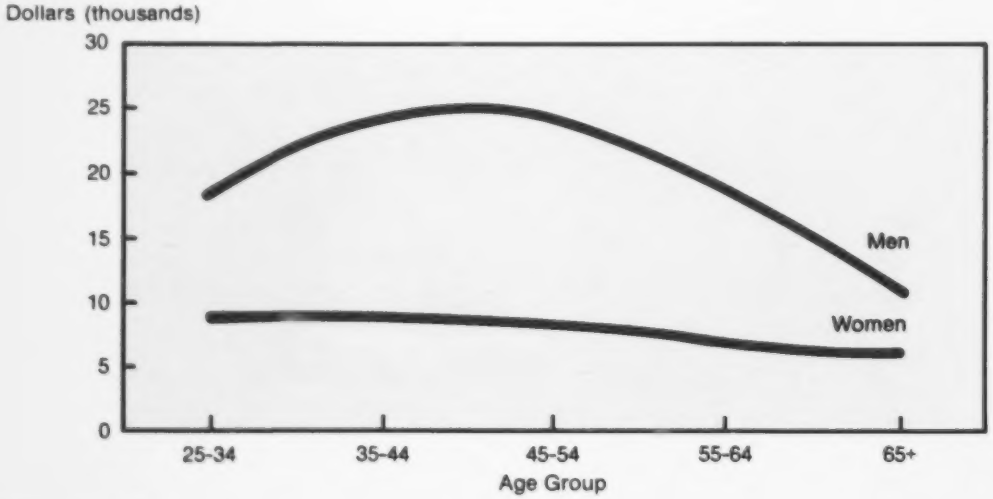
Median Income in 1984



Source: Census Bureau, P-60, No. 149.

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A Message From Lou Glasse, President of The Older Women's League

Most older women will spend a portion of their old age with limited income and alone, even with careful planning for their retirement years. Their longevity, compounded by national policies, causes women to live their older years in ways they were unprepared for.

Many Americans would like to believe the myth of a golden old age. In this version of the American dream, a husband and wife retire together to enjoy the rich rewards provided by maturing financial assets and investments, sizeable private pension income, and Social Security. While they may face the inevitable effects of illness and medical expenses, these problems are lessened by Medicare and medical insurance. In short, we want to believe that for those of us who have planned wisely, growing old holds few fears.

This scenario is nothing short of a fairy tale for many midlife and older women. And the outcome has less to do with not planning wisely than it does with the cumulative effects of systematic age and sex bias.

The goal of this report is to present the real story — before the myths and stereotypes of America's "affluent elderly" and "new professional women" take on a reality of their own.

The report makes it clear that older women live lives quite different from older men. Older women are

- more likely to be widowed;
- more likely to live alone; and
- much more likely to be poor.

Far from retiring to a comfortable pension, older women are much less likely to reap the economic benefits from a lifetime of work.

Their fragile economic status becomes even more tenuous if they are in poor health. Since Medicare will pay in 1986 for about one-third of the health care expenses of a single woman over 65, ill health can mean catastrophe for many. Furthermore, millions of midlife and older women are without any private health care insurance.

Finally, midlife and older women are not entirely free of responsibilities to others. Nearly three-fourths of the more than two million unpaid caregivers of the elderly are women, with more than half over the age of 45. These women, who provide vital services to parents or spouses, are often poor themselves and in poor health.

If the situation is difficult for many older women, it is desperate indeed for older minority women. Here, to the double discrimination of age and sex, is added a third obstacle: race. In virtually every aspect of their lives, from income to housing, minority women struggle harder to survive.

The problems women face as they age are many: a Social Security system which shortchanges many women in retirement; pension laws that are geared toward men's employment patterns; a health care reimbursement system that ignores chronic health problems and the need for long term care; the impact of caregiving on women's current and future income; and cuts in entitlements and human service programs that women depend on more than men.

While this grim portrait is most haunting among older women, it is painfully obvious in the lives of many midlife women as well. In fact, by the time a woman reaches 45, many of the distinguishing characteristics of this downwardly mobile syndrome are already evident in her life: from the pattern of low wages to the exclusion from pension plans. Despite the media's image of the long way they have come in securing workplace status and benefits, many midlife women are walking public policy problems in the making.

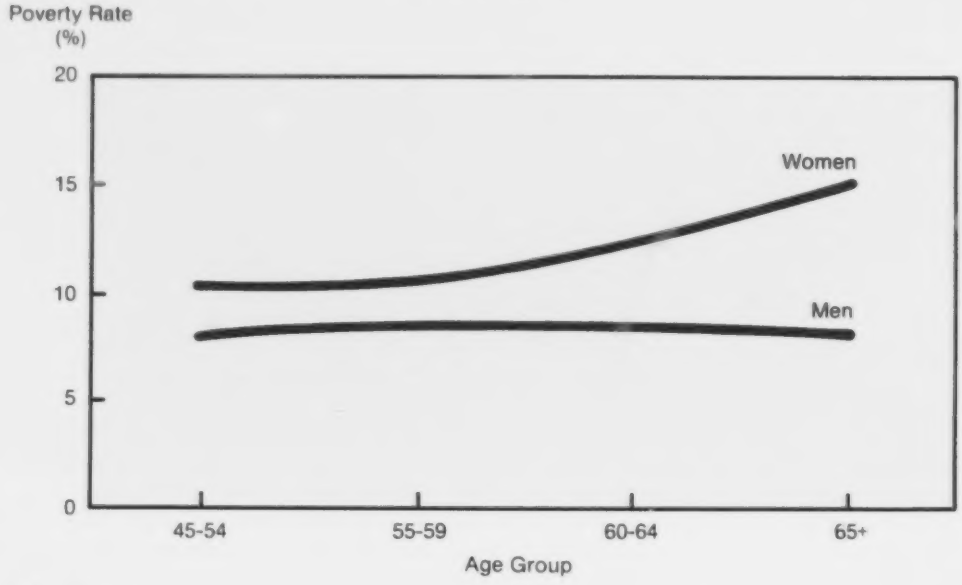
It is long past time to bring the lives of these midlife and older women out of the shadows. Their status has been, for too long, no more than a footnote in American public policy.

The Older Women's League issues this report as a challenge to America's policymakers. There are millions of America's 40 million midlife and older women who lead lives of quiet desperation. We ask the nation's leadership to accept the responsibility for changing the laws that will change women's lives.

Lou Glasse

Mother's Day, 1986

Poverty Rates for Men and Women Over Age 45 in 1984



Source: Census Bureau, P-60, No. 149

live alone, and the aged. In 1984, over one in three Black women aged 65 and older were poor and over one in five Hispanic women aged 65 and over were poor. In total, women constituted 71% of the elderly poor — over 2.3 million individuals.

Poverty among the elderly is closely associated with sole reliance on Social Security. An older person who receives wage and salary income is least likely to be poor, while a person who receives only Social Security income is seven times more likely to be poor. In 1982, 52% of all married couples aged 65 and older received half or more of their income from Social Security benefits. In the same year, 73% of nonmarried white women and 86% of nonmarried Black women received more than half of their income from Social Security benefits.

Women receive lower Social Security benefits than men. This is a direct result of low pre-retirement income or years spent in work not recognized by the Social Security system. In August 1985, the 10.5 million women who were retired workers received an average monthly benefit of $399 while the 11.7 million men who were retired workers received an average monthly benefit of $521.

The retirement income of women is less likely to be supplemented by pension income than that of men. While over 43% of all men aged 65 and over received pension income in 1984, only 20% of women aged 65 and over did. Of those women who did receive pension income, the median monthly amount was $233, compared to the $484 for men.

Accumulated assets provide an important source of income to supplement a retired person's earnings and other income. The elderly, however, hold fewer assets than many people assume. In 1983, the median financial assets of all households with heads aged 65 and over was approximately $11,000. This included liquid assets such as checking and savings accounts, money market funds, IRAs and CDs as well as stocks, bonds, trusts and other holdings — but excluding home equity.

Marital Status, Living Arrangements, and Housing

Midlife and elderly women are much less likely than men of the same age to share the American dream of an owner-occupied house filled to the brim with a loving spouse and children. Indeed, they are more likely to be widowed, divorced and/or alone, struggling to obtain adequate and affordable housing.

Midlife and older women are much more likely to be widowed or divorced than men. In 1980, women aged 45 to 54 were almost twice as likely to be widowed or divorced than men. Women aged 55 and above were more than three times as likely to be widowed or divorced than men.

The proportion of midlife and older women who live alone surpasses that of men who live alone at all ages. In 1984, women accounted for 74% of the 12.8 million persons aged 45 or over who lived alone.

Persons Living Alone in 1984

Age	Total # Alone	% Women
45-54	1.7 million	53%
55-64	3.1 million	68%
65-74	4.1 million	79%
75+	3.9 million	81%

Source: Census Bureau, P-20, No. 399.

Women over 45 head 14 million households and half of all female-headed families in the United States. One-third of these female-headed families include children under age 18; about 40% have a member over age 65.

While most midlife and elderly people own their homes rather than rent, the most vulnerable groups — those who live alone, the very aged, and women — are more likely to rent. For example, in 1980, 85% of men aged 55 to 59 who lived with spouses owned their homes, compared to 52% of women aged 55 to 59 who lived alone.

Homes owned by married couples have a greater value than those owned by women living alone. In 1983, the median value of owner-occupied housing units was $67,000 for married couples aged 45 to 64, and $53,800 for couples over age 65; the figures for women living alone were $48,000 for those aged 45 to 64, and $43,700 for those over age 65.

Whether owning or renting, housing costs represent a burden for lower income households, female headed households and the very aged. Since women predominate in all of these categories, housing costs are a significant problem for midlife and elderly women. For example, among renters in 1983, midlife couples spent 22% of their income on rent, while midlife women living alone spent 41%; for persons aged 65 and over, couples spent 30%, but women alone spent 42% of their income for rent. In 1976, it was estimated that older women who lived alone had only a 20% chance of finding unflawed, uncrowded housing for a quarter of their income while the general population had an 80% chance.

Employment Status and History

The dilemmas of employment for midlife and elderly women are twofold: When they work for pay, they don't reap the same rewards as men. When they don't work for pay, the barriers to meaningful employment or reemployment are substantial.

Currently more than 13 million women aged 45 or over are in the workforce. About 40% of these women are clerical and sales workers, 20% are in service jobs, 15% are in blue-collar positions and about 25% have professional, technical, managerial or administrative jobs.

Women in the Workforce in 1985

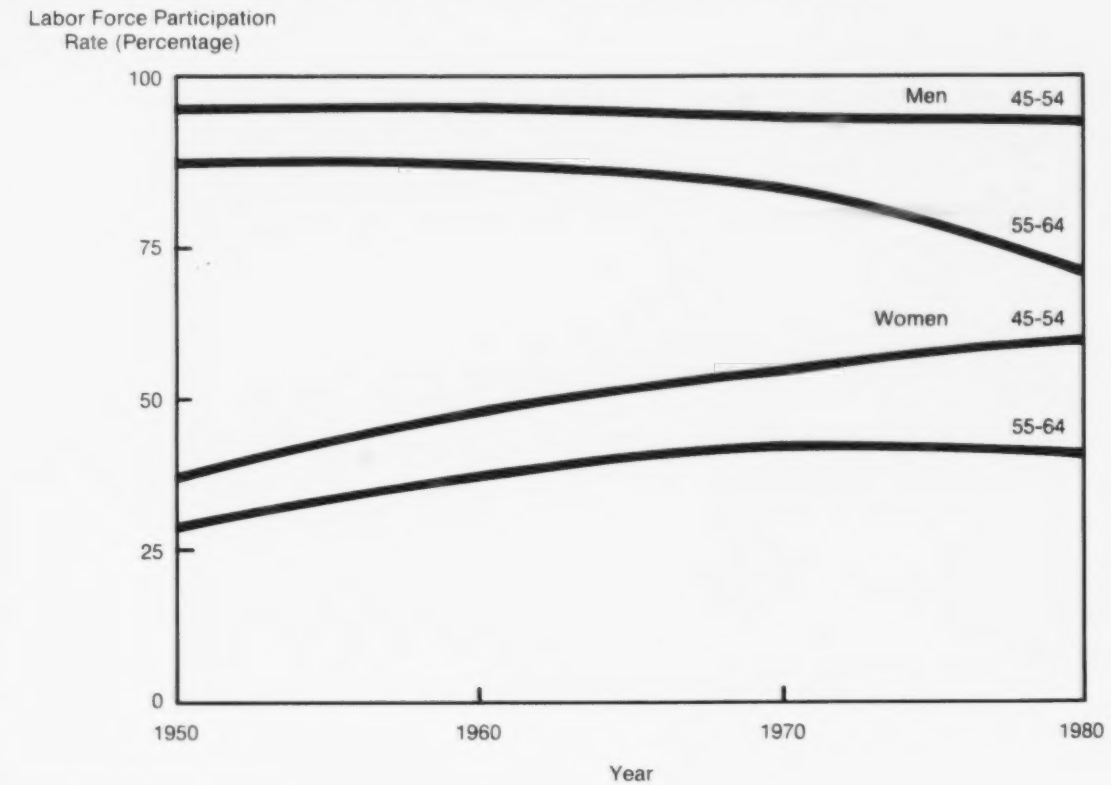
Age	# of Women in Workforce	% of All Women
45-54	7.5 million	65%
55-64	4.9 million	42%
65+	1.2 million	7%

Source: U.S. Dept. of Labor, *Employment and Earnings*, Dec. 1985

While labor force participation between 1970 and 1980 decreased for men aged 45 and over in all age categories, it has increased for women aged 45 to 54 and decreased only slightly for women aged 55 and over. These notable changes should not mask already significant levels of labor force participation by mid-life women for the last thirty years. For example, in 1955, 42% of women aged 50 to 54 and 36% of women aged 55 to 59 were in the work force; today, those figures are 61% and 51%.

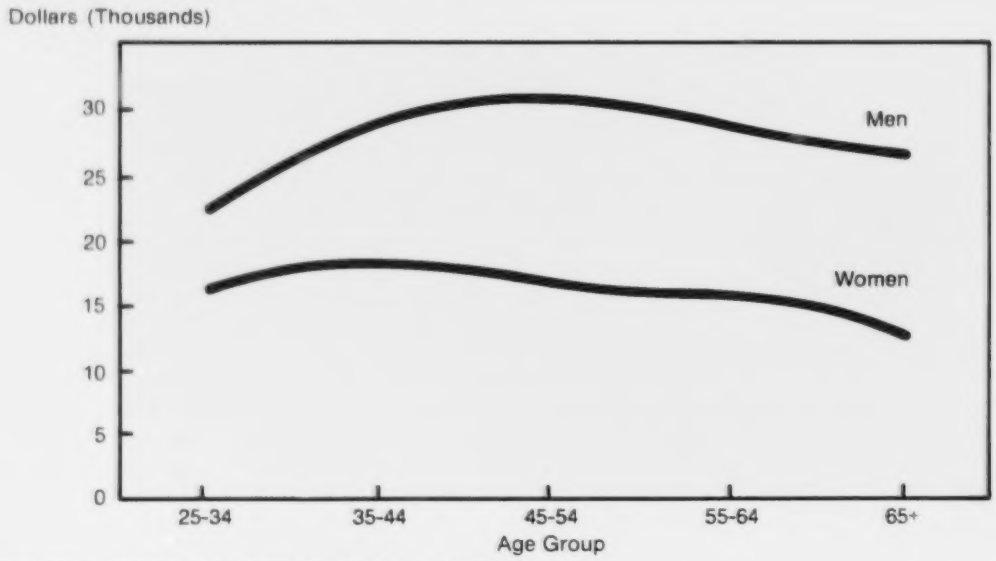
Despite considerable publicity related to superstar women professionals, most women in dual-earner couples earn less than half the amount their spouses earn. Couples in which the wife is the sole earner or primary earner are generally low or moderate income families in which the husband is ill, disabled, unemployed or retired.

Labor Force Participation Rates for Men and Women, Aged 45-64, 1950-80



Source: Bureau of Labor Statistics

Earnings of Year Round Full-Time Workers in 1984



Source: Census Bureau, Unpublished Data, Current Population Survey, March 1985

Older workers, once they lose their jobs, stay unemployed longer than younger workers, earn less in subsequent jobs, and are more likely to become discouraged and drop out of the labor force. In 1982, persons aged 55 and over were out of work longer than other unemployed workers and constituted a disproportionate share of discouraged workers. In virtually all age categories, women are more likely than men to become discouraged workers. It is estimated that the dual barriers of age and sex prompt 31% of unemployed women aged 60 years and over to drop out of the work force.

Health Care Access

The majority of Americans are in good health and have access to adequate health care. For many midlife and older women, however, this is not the case. Women have different health problems, are less likely to have adequate insurance coverage and must, on average, deal with chronic health problems over a longer life span than men.

Access to affordable health care is a problem most critical for those not directly linked to the labor force, ineligible for Medicare and Medicaid, or in jobs not covered by employee benefits. Midlife women predominate in these categories. In 1985, over 3.5 million women aged 45 to 65 had no basic health insurance.

For women, health insurance coverage is highly dependent on both marital status and employment status. While most married women in or out of the labor force have private health insurance, 40% of all divorced women and 27% of all widows not in the labor force have no private health insurance.

Among the elderly, men and women have significantly distinct health histories which affect their chances of being poor and alone. Older men have higher rates of fatal diseases, while older women are more prone to long-term chronic diseases. Women aged 65 and over have more days of restricted activity, longer average stays in the hospital, and are more likely to be transferred from the hospital to a nursing home than men aged 65 and over. In effect, women have a greater likelihood of surviving their spouses and of being impoverished through out-of-pocket health expenses related to long-term chronic illness.

Out-of-pocket health costs are a significant problem for the elderly, especially for those who are in or near poverty and in poor health. It is estimated that in 1986 Medicare will pay for approximately 44% of the health care expenditures of elderly married couples

but only 33% of the expenditures of elderly single women. The average amount of $1700 spent on out-of-pocket health care costs represents over 25% of the median income of older women living alone.

There is a strong correlation between poverty and ill health among the elderly. In 1982, over half of women aged 65 and over with incomes below the poverty level reported fair or poor health. This compared to approximately one-third of women aged 65 and over with incomes above the poverty level. Among poor Black women, the proportion approaches two-thirds.

Informal Caregivers of the Elderly: Who are They?

- 45 years of age or older (78%)
- Live with the care recipient (74%)
- Women (72%)
- Married (70%)
- Wives or daughters of the care recipient (51%)
- In fair or poor health (33%)
- Poor or near poor (32%)
- In the work force (31%)

Family Caregiving

Midlife and older women perform a critical caregiving function in American society. These caregiving responsibilities have a significant impact upon both the labor force participation of midlife women and the frequency of poverty among both midlife and elderly women.

Midlife and elderly women constitute significant proportions of caregivers. Of approximately 2.2 million caregivers providing unpaid assistance to 1.2 million frail elderly at home, 72% of the caregivers are women, and over half are women aged 45 and older. The average age of all caregivers is 57 years.

The most common relationship of caregiver to care recipient is that of daughter or wife. Almost 29% of all caregivers are daughters of the care recipients while approximately 23% of all caregivers are the wives of care recipients. Another 20% of all caregivers are other more distant female relatives or female nonrelatives.

The caregiving role, which is predominantly provided by women, significantly affects labor force participation. Over 8% of all female caregivers quit work to become a caregiver; of those who continue to work, more than 20% worked fewer hours, rearranged schedules or took time off without pay in order to fulfill caregiving responsibilities.

Caregivers themselves are a vulnerable group. Almost one-third of all caregivers are poor or near poor, and in fair or poor health. Among the 1.6 million women who are caregivers, 37% are poor or near poor and 44% are in fair or poor health.

Sources

Sources of data are listed in alphabetical order by author for each section in which they appear.

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About OWL

The Older Women's League is a national non-profit membership organization that addresses the special concerns of midlife and older women. OWL's goals are to achieve economic and social equity for older women, to improve their image and status, and to provide mutual support for its members.

As a grassroots organization with 14,000 members of all ages and both sexes, OWL bridges the gap between organizations that represent women and those that represent the elderly.

The idea for OWL was conceived by two California women, Tish Sommers and Laurie Shields, who applied their experiences in starting the displaced homemaker movement to exploring the broader range of issues that affect older women. They began by looking at the inequities in Social Security and public and private pensions, as well as the problems that midlife women have in obtaining sufficient health insurance coverage. As a result of their groundwork, OWL was formed in 1980 by 300 women who stayed on an extra day in Des Moines following the White House Mini-Conference on Older Women. Since then, members have added another three issues to OWL's national agenda for action: support for family caregivers, combatting job discrimination, and opposing cuts in human services and entitlement budgets.

OWL does not address these issues through services. Rather, it is a self-help group that works through its members to achieve changes that will better the lives of present and future generations of older women in America. OWL helps to develop leadership among its members by building on their strengths and urging them to work for changes under the slogan, "Don't agonize — organize!" OWL members take the lead in changing the harsh realities that so many women face in their later years. As Tish Sommers, who died in 1985, put it, "We build a new road to aging and that road builds us."

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